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# THE BALTIMORE TIMES

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## Baltimore boxer seeking championship while helping his community



*Baltimore boxer and aspiring Olympian, Malik Titus serves as a youth ambassador at Bro Code, a grass roots, community-based nonprofit that is dedicated to the social and emotional education of young people. The 20-year-old is a student at the Community College of Baltimore County (CCBC) in Catonsville where his major is exercise science.*

Courtesy Photo

*By Stacy M. Brown*

Malik Titus has his heart set on becoming an Olympian but the 20-year-old Baltimore boxer has more to offer than just being a champion inside the ring.

“I want to help out and give back to the community,” said Titus, who is coached by Charm City’s famed boxing trainer Mack Allison.

While Titus is currently seeking to win the 2018 National Golden Globes in Omaha Nebraska, he says giving back to city children is why he has chosen to major in exercise science at the Community College of Baltimore County in Catonsville.

It’s also why Titus serves as a youth ambassador at Bro Code, a grass roots, community-based nonprofit that’s dedicated to the social and emotional education of young people.

“That’s what I want to do. Give back,” Titus said. “Bro Code gives young people access to opportunities that will help them have a successful future. They assist them with their everyday challenges and they have prevention and intervention help through various programs.”

Titus recalled a period in his development when other youths picked on him because of his weight.

“I was overweight, obese, and people made fun of me,” he said. “My pants were tight and things like that, and I really didn’t have any confidence, and I was not coordinated.”

Now, a svelte and rather imposing 6 feet 5-inch, 235-pound heavyweight boxer, Titus still carries those former taunts into the ring. He says it helps to keep him motivated.

*Story continued on page 13*

# Five ways to plan your summer vacation without wrecking your finances

News & Experts— It won't be long until summer, and many people are looking forward eagerly to that annual summer vacation. For some, it's worth waiting for, but for others, it's not worth overspending a— and the fact is many Americans do.

An Experian survey found that 68 percent of people overspend on summer vacation, and 35 percent don't save for it.

"You want to enjoy a vacation and know you're not paying for it for years to come," says Alexander Joyce, a retirement planner and president and CEO of ReJoyce Financial LLC (www.ReJoyce-Financial.com). "Going for the beach vacation or somewhere special is always something wonderful, as is spending time with the family, making memories. But at the same time, if the budget isn't friendly, maybe you should go somewhere closer and for a shorter time. The bottom line is you should customize your own vacation with regard to both your current financial status and with an eye on not hurting your future."

Joyce gives five ways to plan a summer

vacation without wrecking your financial situation:

•**Don't touch retirement funds.** "Certainly stay away from those retirement savings accounts – 401(k)s, IRAs – as a way to pay for expensive vacations," Joyce says. "As much as we like to say vacationing is a hot priority, so is saving long-term, and you shouldn't lose focus on the goal."

•**Budget honestly.** Many people do not vacation within their means, as the Experian survey shows. Joyce says planning and sticking with a budget is a must to avoid financial issues down the road. "You should be disciplined enough to build that budget and stay true to it," he says. "It's difficult to do, and you're going to overspend at times, but make sure you put that back, re-allocate it."

•**Avoid spending traps.** They happen all over on a vacation, often spontaneously— eating out, massages, golf and other entertainment. "You should decide on trade-offs," Joyce says. "Consider eating at more affordable restaurants. Have a good idea in advance what are



Planning and sticking to a budget is a must to avoid financial issues down the road, according to Alexander Joyce, CEO and president, ReJoyce Financial LLC.

Photo Credit: ClipArt.com

some good-value family activities and what is wasting money."

•**Keep your credit card home.** The Experian survey showed families charge an average of about \$1,250 on their credit cards for summer vacations. "Try not to use your credit card the entire trip," Joyce says. "And if you do, pay it off with no interest. Going into debt for a vacation should never be part of your plan."

•**Skip the travel agent.** Many people turn to travel agents at an extra expense, to plan a trip. Plotting your every move may be difficult, but the more research you do ahead of time, the better prepared you are to experience the kind of vacation you can both enjoy and afford. "You know your budget better than a

travel agent," Joyce says, "and it's fun as a family to explore what you want to do, trust yourselves in what you're doing." "A lot of people come back from vacation and are already filled with regret, wondering 'Why did we spend so much money?'" Joyce says. "Trimming down one vacation smartly could mean you can afford the bigger one the next summer. Now that's worth it."

*Alexander Joyce is CEO and president of ReJoyce Financial LLC, a full-service retirement income, planning firm in Indianapolis. He is a licensed professional in Indiana who specializes in working with individuals who are nearing or already in retirement.*

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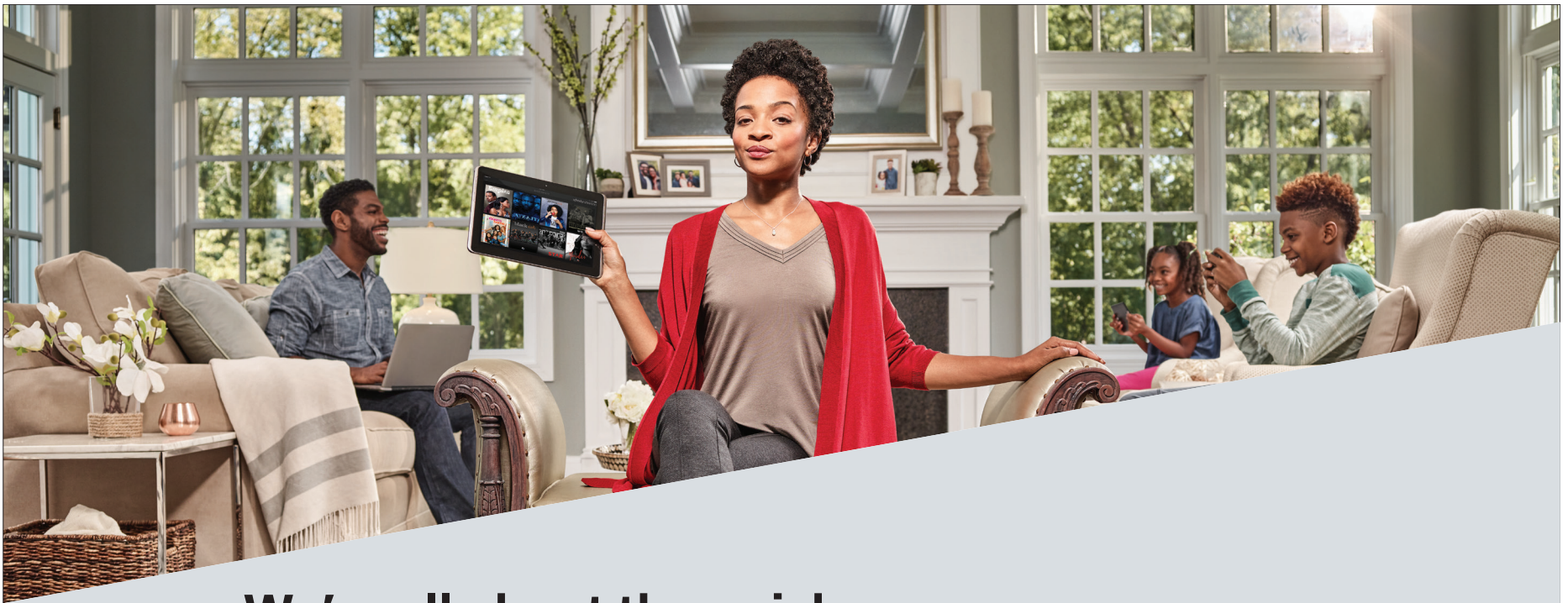
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# Guest Editorials/Commentary

## Protecting our community during National Foster Care Month

By Congresswoman Karen Bass (D-Calif.)



Rep. Karen Bass (D-Calif.)

In the late 1980s and early 1990s, our community was under a full-fledged attack. Crack was in our streets, it was in our schools, it was in our parks, it was in our playgrounds, and for some it was in our homes. The epidemic wasn't just affecting one part of the community; this impacted the entire community, leaving sons without fathers, daughters without mothers, and parents, ultimately, alone.

But the carnage didn't stop there. Policies enacted during the crack epidemic exacerbated the destruction. Children in South Los Angeles were ripped away from their parents and shipped off into the child welfare system, some to never see their parents, or their families, again. It was at the height of the crack epidemic when the number of kids in foster care exploded and the percentage of black youth in the system skyrocketed.

Now, the country, not just our community, faces a new epidemic. Our child welfare system is already becoming increasingly populated due to the consequences of the opioid epidemic. The current crisis is starting to devastate families and our already over-worked and under-resourced child welfare system. This time, we must apply the lessons learned from the crack epidemic: if you want successful policy, you must include the affected communities in the formulation of new policy.

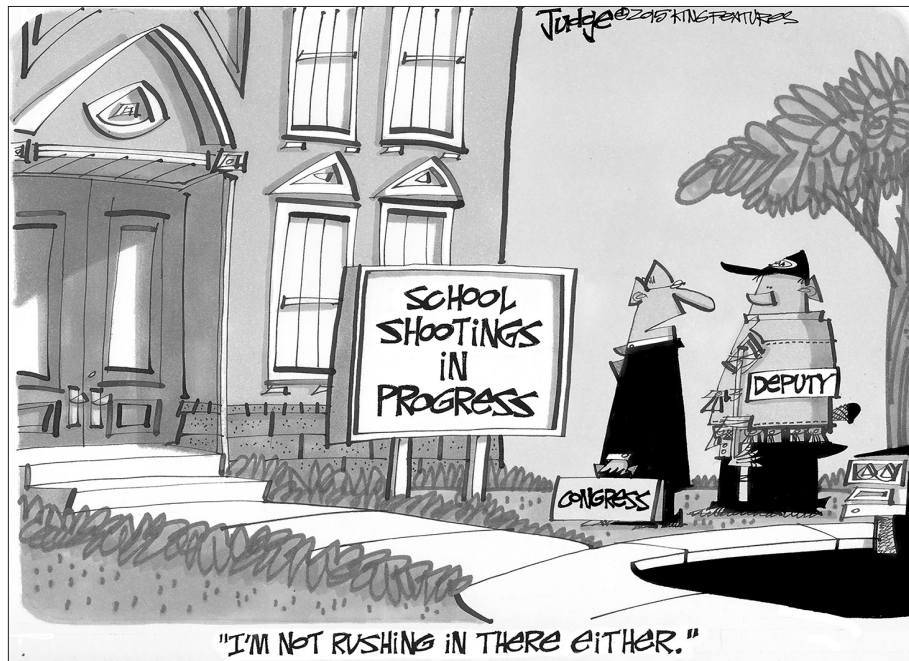
We cannot afford to turn our backs on those impacted again. At the end of this month, the Congressional Caucus on Foster Youth will host its 7th annual Foster Youth Shadow Day, a program that brings foster youth from all over the country to meet and shadow the very Members of Congress who represent them in Washington, D.C.

No one knows more about the pitfalls of our nation's child welfare system than those who grew up in it. These young people are travelling thousands of miles to come to D.C. to share their stories—both their challenges with abuse, trafficking, overmedication, or homelessness—as well as their successes with mentorship, adoption, family reunification, community activism and independent living.

The result of these visits is a better understanding of how to improve the child welfare system and fight against this epidemic. The FY 2018 omnibus bill that was passed earlier this year had the single biggest increase in investment in child welfare funding history along with a large investment in funds to combat the opioid crisis. Despite this progress, there will always be more work to be done and this month, I look forward to continuing this fight. National Foster Care Month is a month to honor the successes and challenges of the more than 400,000 foster youth across the country and to acknowledge the tireless efforts of those who work to improve outcomes for children in the child welfare system.

Making sure that all children have a permanent and loving home is not a Democrat or Republican issue—it should be an American priority. Our society is judged on how we treat the most vulnerable amongst us. We must invest in life improving foster care services, praise foster families, caregivers, and relatives for their selflessness to others, and continue to provide a hand up so that foster youth can realize their full potential.

*Congresswoman Karen Bass represents California's 37th Congressional District. She is the 2nd Vice Chair of the Congressional Black Caucus and the co-chair of the Congressional Caucus on Foster Youth. Follow her on Twitter at: @RepKarenBass.*



## Community Affairs

### Tax relief may be available for property owners impacted by recent heavy rain and flood damage

Annapolis— The Maryland State Department of Assessments and Taxation (SDAT) is encouraging residents whose real property has been damaged by the recent severe weather to contact the Department, as they may qualify to have their property assessments reduced.

Maryland residents can fill out an application form email it to their local SDAT assessment office. A list of all SDAT offices with contact information can be found on SDAT's website: <http://www.dat.state.md.us/realproperty/pages/maryland-assessment-offices.aspx>.

Multiple locations across Maryland such as Baltimore City, Baltimore County, and Annapolis have been impacted by flooding and power outages, but Ellicott City in Howard County was particularly devastated. If you are a resident or business owner in Ellicott City,

contact the Howard County Assessment Office by calling 410-480-7960 or email: [sdatt.how@maryland.gov](mailto:sdatt.how@maryland.gov).

Governor Larry Hogan has declared a statewide State of Emergency on Sunday, May 27, in response to the major flooding in order to provide Maryland residents with vital assistance and resources throughout the duration of this hazardous situation. SDAT offices have been in contact with county governments and other local organizations to offer any assistance and coordination necessary. In the coming weeks, SDAT's assessors will be logging affected properties and will begin visiting areas impacted by the severe weather in order to locate and identify damaged property.

When a decrease in value is confirmed by an assessor— either from an exterior inspection or from a resident submitting the attached application— the new real property assessment will be sent to the County Finance Office and a new tax bill may be issued. If a property owner has already paid their tax bill, a prorated abatement will be issued. If the extent of damage is not clear from an exterior inspection, the attached application will be delivered to the property owner for them to complete and send back.

## Raising boys to love and care, not kill

By Rob Okun

Heart contracts; numbness and tears collide. Ten dead and 13 wounded— this time in Santa Fe, Texas. If we're ever to end the bloodbaths, we have to put gender at the center of the national conversation about mass murders.

Here's a news flash for the media: The location of the killings is only one-way to describe the murders; highlighting the shooters' gender is essential to gain insights to prevent tragedies.

While not all mass murders occur at schools— think churches and movie theaters— virtually every murderer is male, usually white. We ignore that truth at our peril. Dimitrios Pagourtzis, 17, who opened fire at Santa Fe High School on Galveston County's Gulf Coast, is no exception.

In Texas, memories are still fresh from November's mass murder at a church in Sutherland Springs (27 dead, including the perpetrator). Santa Fe is reeling from the killings and woundings— real and psychic. Will the Texas Legislature or Congress do something now?

In the national conversation, why does the gender of the perpetrator rank a distant fourth behind gun access, mental health, and building security? Perplexing, since gender is central in another arena where men are perpetrating violence: sexual assault. Women in the #MeToo movement speaking out, being believed, and men suffering conse-

quences have marked a powerful shift in our cultural narrative. So why are we reluctant to call a mass shooter a male mass shooter? If women were doing the killing, you can bet gender would lead every broadcast and news story.

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***“The majority of boys and men do not commit mass murder, do not enter public spaces brandishing automatic weapons, do not mow down pedestrians with cars careening down city sidewalks. The men who do are the hawks in the coalmine; we need to pay attention to the canaries that long to be hawks.”***

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quences have marked a powerful shift in our cultural narrative. So why are we reluctant to call a mass shooter a male mass shooter? If women were doing the killing, you can bet gender would lead every broadcast and news story.

In talking about men, phrases like "toxic masculinity" (or "healthy masculinity" for that matter) do men a disservice. They obscure deeper issues about manhood, especially the most important one: how we raise boys.

The majority of boys and men do not commit mass murder, do not enter public spaces brandishing automatic weapons, do not mow down pedestrians with cars careening down city sidewalks. The men who do are the hawks in

begin following boys in preschool, learning from discerning early childhood educators and insightful psychotherapists how to mentor parents, coaches, faith leaders and youth groups.

In considering both mass shootings and #MeToo, we're told men have been largely silent.

That's only partially true. How many readers are aware of the four-decade-old anti-sexist men's movement that has been challenging men's violence against women (and other men), since the 1970s? How many know about the initiatives and organizations that have dotted the national landscape since then?

Decades ago, when Gloria Steinem famously said, "Women want a men's

movement. We are literally dying for it," some men were listening. In the aftermath of a tragedy like Santa Fe, there is a treasure trove of resources addressing contemporary masculinity. Men are helping; men want to help. Demonizing all men is a losing proposition.

Of course, there is never any justification for the twisted belief that men are "entitled" to a girlfriend or to sex. Troubled, lonely males are made, not born.

A culture that refuses to consider the health of our boy children, and fails to acknowledge the gender inequality girls and women have experienced for, well, forever, will continue to produce wounded men, a tiny number of whom will become violent. Without early counseling and support, though, many will turn to extremist misogynist groups online for validation.

Boys can grow to be beautiful men if society is willing to reevaluate how they are socialized. If Congress won't fund the Centers for Disease Control and Prevention to conduct a comprehensive public health study of male socialization, then every state legislature should take up the cause. To honor the memories of the murdered in Santa Fe and Parkland, Florida, and all those who came before, we have to act. Now!

*Rob Okun, syndicated by PeaceVoice, edits Voice Male magazine, is author of VOICE MALE - The Untold Story of the Profeminist Men's Movement, and a member of the board of North American MenEngage, a gender justice organization.*

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# Overdose awareness walkers stop in Baltimore

By Stacy M. Brown

Brett Bramble and John Azerolo, and a dog named Domino, strolled along Route 40 in Baltimore last week for a cause that has gripped the nation: overdose awareness.

The two, who began their East Coast Overdose Awareness Walk in Key West, Florida in January and plan to end it in Fort Kent, Maine in August, stopped at the U.S. Capitol in Washington and in neighborhoods around Route 40 in Baltimore greeting passersby and others to present their message of hope and awareness.

"We had a great time in Washington, D.C. and in Baltimore despite all of the rain," said Bramble, who lost his sister, Brittany in 2014 to an overdose.

Bramble lamented the "lack of communication" between his mission and government officials but praised residents whom he and Azerolo were able to speak with and share their message.

"We had a chance to speak to a group of eighth graders in front of the Vietnam War Memorial and we were able to speak to folks in Baltimore along Route 40 and they were very supportive of the message," Bramble said.

For Azerolo, the walk is also personal. Two of his dearest friends lost daughters to drug overdose. One of them, he said, left behind a small child.

"I want to dedicate my miles to the children who are left behind and being raised by grandparents or in foster care," Azerolo said.

The pair picked up Domino, their trusted K-9, 40 pound lab-mix female, in Atlanta from a rescue shelter.

Most importantly, their mission is to



**Brett Bramble and John Azerolo are walking from Key West to Fort Kent, Maine, a 2,500-mile trek to raise awareness about the opioid overdose crisis currently gripping our nation. They arrived in downtown Baltimore on Saturday, May 26, 2018. (Above) They are pictured on the steps of the Lincoln Memorial during their stop in Washington, D.C. on Friday, May 25, 2018. Courtesy Photo**

bring awareness to the opioid overdose death toll that Bramble and Azerolo say is stealing a generation, and they are seeking to spread a message of hope and recovery and to raise donations and support for "Freedom to Grow Retreat," a future recovery community.

In addition to donations, along the way they've picked up several sponsors including Georgia Overdose Prevention; the Bridge to Recovery Foundation; The

Addict's Mom; Darn Tough of Vermont; and CEP Sportswear.

To date, they have walked more than 2,400 miles at an average of 20 miles per day.

Bramble and Azerolo have also tracked the number of overdose deaths in the United States. According to their tally, in 2012 there were 41,502 overdose deaths in the country— an average of 114 per day. The numbers continued

to rise each year and, in 2016, the men say there were 64,070 overdose deaths in the nation— or 175 per day.

"These numbers do not lie. Our nation is in a crisis," Bramble said. "More and more people are falling victim every day. In the 1990's, it was a very popular trend to have an excess of prescription medication in every household. No one knew the harm until children began sneaking into their parent's medicine cabinet and misusing addictive drugs."

Bramble and Azerolo say people became addicted after an injury and couldn't get off the medicine. They didn't realize the harm, since the medications were being prescribed by doctors.

Over time, once money and/or the prescription ran out, the people who are now addicted to these medications would seek out alternatives from street drug dealers, according to Bramble.

"The drug cartels capitalized on this opioid pain reliever trend in the U.S. and began flooding our streets with cheaper and stronger Heroin," he said. "The face of heroin changed as it found its way into mainstream America. Right under everyone's noses, people began using heroin and the overdose rates started rising every year. The problem has only gotten worse, as fentanyl has been introduced into the crisis."

"Fentanyl is an even cheaper and stronger alternative to heroin and is being mixed in with many street drugs. The overdose death rate is becoming an alarming reality to many families from all walks of life," Bramble said.

To learn more about the walk and to make a donation, visit: [www.freedomtogrowretreat.org](http://www.freedomtogrowretreat.org), or [www.brettbramble-walks.com](http://www.brettbramble-walks.com).

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## Wells Fargo launches \$60 billion plan to increase African American homeownership

After years of moving and renting, novelist Randy Camp, recently became a first-time homebuyer at age 55.

“It feels good,” said Camp, a resident advisor at a youth services agency in Des Moines, Iowa. “There’s this idea of ‘this place is yours, so now make sure you take care of it and enjoy it.’ I also did it for my children. As I get older, I realize the importance of leaving an asset for them.”

In an effort to make homeownership dreams a reality for others like Camp, Wells Fargo has

launched a 10-year diversity initiative to provide \$60 billion in home loans, supporting at least 250,000 African American homeowners by 2027. As part of the plan, the company also intends to significantly increase the diversity of its mortgage sales force.

Working with the National Urban League and the National Association of Real Estate Brokers, Wells Fargo announced the initiative Feb. 28 at the National Center for Civil and Human Rights in Atlanta.

The company aims to help reverse the

decreasing homeownership rate in the African American community, said Brad Blackwell, head of housing policy and homeownership growth strategies for Wells Fargo.

Blackwell added that the company also plans to invest \$15 million in a wide range of initiatives that promote financial education and counseling for African American homebuyers over the next 10 years. The company will also boost its recruiting, hiring, and retention of African American home mortgage officers, he said.

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## Year of transformation at Wells Fargo

In a letter published in the 2017 Wells Fargo Annual Report, CEO Tim Sloan had this to say about the past year:

“This was a year of transformation at Wells Fargo. We achieved a great deal in 2017 and look forward to building on our momentum in the months ahead. Our top priority remains rebuilding the trust of our customers, team members, communities, regulators, and shareholders. We have made foundational changes to identify and fix problems so they do not happen again and achieved significant progress in our commitment to make things right for our customers and build a better bank. Our transformation is grounded in our vision

of satisfying our customers’ financial needs and helping them succeed financially. While we have more work to do, I assure you that the Operating Committee and I are fully committed to building on our accomplishments. In addition, we take very seriously the consent order we entered into with the Board of Governors of the Federal Reserve System in February 2018, and we will work diligently, yet swiftly, to meet the requirements.

In response to feedback from our team, we introduced a streamlined Vision, Values & Goals of Wells Fargo in late 2017 — replacing what previously was a 37-page expression of our culture. Today the wallet-sized booklet focuses

exclusively on our guiding principles and goals, clearly expressing the beliefs that guide every team member as we work together to build the best Wells Fargo possible.

We have overcome challenges many times during our history. We have a solid foundation, exceptional businesses, and an outstanding team. Our more than 260,000 team members are dedicated, talented, and committed — and, without a doubt, they are our most important resource. Thank you for placing your trust in Wells Fargo and for your support. Our commitment to you is unwavering as we continue our transformation into a better, stronger company.

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# Ravens Flacco and Crabtree already off to good start

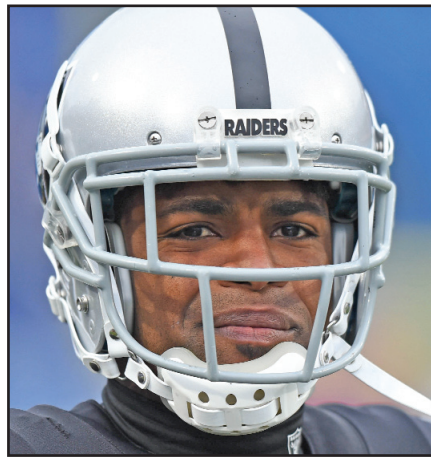
By *Turron Davenport*

When the Baltimore Ravens signed wide receiver Michael Crabtree, the team followed what has become a tradition over the years.

The Ravens have struggled to develop young receivers, so they've taken the route of getting already proven pass catchers. The trend includes past additions such as Anquan Boldin, Derek Mason, Steve Smith Sr., and most recently Jeremy Maclin. Injuries kept Maclin from having an impact last year, but the other three veterans Baltimore added yielded excellent results.

Entering his tenth NFL season, Michael Crabtree is the latest veteran to be added to the Ravens roster. He is coming off a down year but still managed to score eight touchdowns on 58 receptions for 618 yards.

Crabtree is known for his precise route running and elite pass-catching ability. Having spent a brief time with quarterback Joe Flacco, Crabtree has already made a great impression.



*Wide receiver Michael Crabtree was added to the Ravens roster this year.*  
Courtesy Photo/NFL.com

"He's got a little different way that he runs the routes. He's really crafty with it. He knows when to break away from guys and how to get open," Flacco said after OTAs last week.

Flacco has a big arm, which is good for delivering the ball down the field. Having played with quarterbacks Colin Kaepernick in San Francisco and Derek

Carr in Oakland, throwing power is something that he is used to from his signal callers.

However, Crabtree thinks what Flacco brings to the table is different from what he has experienced before.

"That deep ball, I haven't seen anything like that in the air," Crabtree said after his first OTA practice. "That spin is just nice. Being able to catch the ball from Flacco— it's just amazing. That's a good quarterback, man."

Crabtree describes his time with the Ravens as similar to the first day at a new school. He is enjoying the hard work that he has experienced since joining the team.

In his mind, his job is to do whatever it takes to help the quarterback. He plans to run, as many routes with Flacco so the two can get more familiar with each other. Crabtree wants to develop a relationship with Flacco in the locker room as well.

"You need to have that relationship to have accountability on the field. If we are talking in the locker room and we're talking about this and talking about that

when game time comes, he's going to expect me to do what we talked about," Crabtree said.

Flacco echoed Crabtree's suggestion of developing a close relationship to help with their chemistry. To do so, they will take it a step further by working out together on their own with the other receivers before training camp.

"There's no doubt that stuff is important and we'll do it. I've already talked about it with John and Mike. I think sometimes those things are just as much, or more, about developing a relationship with those guys and developing that trust," Flacco explained. "For those to see that I really like who they are as football players and for them to see that, hopefully, they like who I am as a football player. I think when you can get that relationship going, that's going to help your football team out a ton."

If Crabtree can develop into a trusted target for Flacco, big numbers should be in the future, and together they will strive to elevate the Ravens offense in 2018.



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# Life in Baltimore: Honoring 2018 Graduates

*By Brenda Bowe Johnson*

In the midst of spring showers and beautiful flowers with the scents of fragrant peonies, roses, sweet peas and hyacinth just in time for graduation ceremonies. Usually commencements are looked upon as the end of years of academic study but commencement is also the beginning of new experiences and the former students embark of new goals in life's journey.

Many young people today are confronted by insurmountable challenges and obstacles; it is uplifting to see students with the ability, drive and determination to achieve academic success and develop a sense of purpose for their future.

A common thread among these highly motivated young people is the fact that each acknowledged the guidance and support they received from their parents who prepared them to tackle the next part of their life with a clear vision.

Ciana Robinson graduated from Spelman College in Atlanta, Georgia with a Bachelor of Science degree in mathematics and economics. She has always been interested in mathematics and was in several honor societies. She is a member of Alpha Kappa Alpha Sorority, Inc. She has accepted a full-time offer with Deloitte Consulting as a Business Technology Analyst and plans to pursue a MBA in the future. She is the daughter of Cecil and Donna Robinson.

"Art is the way we reference the visual aspects of our past and present, making representation and visibility a vital aspect," said Cierra Britton, a graduate of the Eugene Lang College of Liberal Arts at The New School in New York City. She majored in Visual Studies/Art History and plans to earn a master's degree in arts administration/museum studies. Britton is currently employed at "The Wing," a network of co-working and community spaces designed for women. She is the daughter of Gerald and Judith Britton.

Payton Wayne Beachum graduated from Stevenson University where he received a Bachelor of Science degree in biology with a minor in chemistry. Originally

he chose Stevenson for the football program but after a year, decided to focus on obtaining a degree. He was a member of the Tri Beta Honor Society, the International Student Association and the American Medical Student Association. Currently employed by the Kennedy Krieger Institute where he also worked during the school year. He plans to continue his studies in the health field—possibly in a graduate program to earn a physician assistant certification. His long-term goals are to obtain a master's in health science or a medical program leading to a doctorate in family medicine.

"Either way, I desire to work in primary care in my community," Wayne said. "I believe what we do in life, defines who we are. This is what I do." Payton is thankful for the love of his parents Payton Beachum, Yvonne Beachum and Shalonda Loua and a special thanks to Dr. Davis-Dash for her guidance.

Candace Willard received a master's in Professional Studies from Georgetown University with a concentration in Technology Management. She has 10 years of audio-visual and technical experience of which seven of those years was in management.

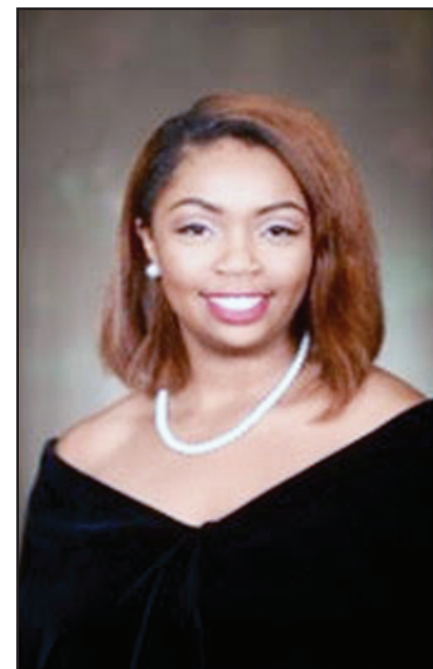
"I saw an opportunity to expand my technical knowledge and develop skills as a project manager," said Willard, who completed her undergraduate studies at Frostburg State University where she received a Bachelor of Science degree in Mass Communication with a minor in Leadership Studies.

Willard works in the technology department at Georgetown University. Her ultimate goal is to work as a Technical Project Manager. She has a passion for tackling challenges, building client relationships and mitigating technical risks. She is thankful to her parents Russell and Patrice Willard for their support and strong leadership, being a moral compass and financial stability throughout her life.

***Congratulations graduates and continued success as you move forward!***



***Cierra Britton graduated with a degree in Visual Studies from The Eugene Lang College of Liberal Arts, New York City***



***Ciana Robinson graduated from Spelman College with a Bachelor of Science in mathematics.***



***Payton Wayne Beachum graduated from Stevenson University with a Bachelor of Science in biology.***



***Candace Willard received a Master's Degree in Professional Studies and Technology Management from Georgetown University***

# NACA Baltimore office helps residents with mortgage loans, homeowner services

By Stacy M. Brown

The Neighborhood Assistance Corporation of America (NACA) kicked off an “Achieve the Dream” tour at the Radisson Hotel Downtown Inner Harbor—a one-stop mortgage operation with workshops, one-on-one counseling and underwriters for prospective homeowners from the Baltimore and Washington region on April 26, 2018.

NACA, the nation’s leading homeownership organization and a HUD certified, nonprofit community advocacy group, opened an office in Baltimore in 1997.

“NACA’s primary goal is to build strong, healthy neighborhoods in urban and rural areas nationwide through affordable homeownership,” said NACA CEO Bruce Marks. “NACA has made the dream of homeownership a reality for thousands of working people through comprehensive counseling, enabling even those with poor credit, to purchase a home or modify their predatory loan with far better terms than those provided in the prime market.

The organization has a documented track record of successful advocacy against predatory and discriminatory lenders and providing the best mortgage program in American with \$10 billion in funding commitments, according to Marks.

“NACA’s confrontational community organizing and unprecedented mortgage program have set the national standard for assisting low- and moderate-income people to achieve the dream of homeownership,” he said.

The company has earned praise for its mortgage offers of no down payment, no closing cost or fees and below market and fixed rate. The buyer doesn’t have to possess perfect credit and approval for a home loan isn’t based on credit scores.

Marks says that it’s a reality that the system is structured to prevent low and moderate-income families and minority homebuyers from purchasing a home.

“Real Estate agents won’t represent them, sellers won’t do a contract, and



*NACA CEO & Founder Bruce Marks with Arleathia Marshall, a NACA member who just closed on her new home.*

Courtesy Photo

lenders will deny most of the applications,” he said.

However, homeowners with an unaffordable mortgage are also encouraged to meet with NACA representatives, a theme of their recent Dream event. Marks said NACA has set the national standard in doing more than 144 Save the Dream events for thousands of homeowners.

They’ve successfully modified more than 250,000 mortgages and continue to effectively save the homes of many by making mortgages effective, he said.

“It’s important Baltimore residents know about NACA because people want

to be homeowners, they’ve been locked out. Baltimore is the perfect place to buy a home because of the affordability and because of the purchase rate,” Marks said.

NACA has also designed a program for the housing authority, which would allow public housing choice voucher recipients – Section 8 recipients – to become homeowners, known as the HOT-PHA, or Homeownership through Public Housing Assistance.

Additionally, NACA provides property renovation assistance and membership assistance for NACA homeowners and the organization’s Home and Neighbor-

hood Department addresses repair issues, and where appropriate, provides rehab assistance throughout the renovation process.

“The membership assistance program at NACA provides comprehensive counseling for members who are delinquent on their home payments, including establishing payment agreements and providing financial assistance to help Members avoid foreclosure,” Marks said.

For more information about NACA, visit [www.naca.com](http://www.naca.com)

# Families invited to enjoy expanded and enhanced Kids' Corner at Oriole Park

Baltimore— The Orioles welcome families and children to visit an expanded and reimagined Kids' Corner located adjacent to Gate C at Oriole Park at Camden Yards. The newly-designed Kids' Corner offers enhanced entertainment for younger fans, a relaxation area for parents and guardians, and a variety of new food options exclusive to this location.

The most visible enhancement to Kids' Corner is The Bird House, a new interactive tree house activity center and jungle gym for children built by Daniel's Wood Land in Paso Robles, California. (danielswoodland.com), which serves as the centerpiece of the new space. Built upon the trunk of a 5000 lb., 400-year-old naturally-fallen redwood tree, The Bird House is primarily made of redwood and cedar, and measures approximately 18 feet wide, 30 feet long, and 20 feet tall. Reclaimed cedar shingles were also used as the roofing material. Other popular activities remain in the Kids' Corner, including a moon bounce, skee-ball, Orioles throwing inflatable, and larger-than-life Oriole Bird bobbleheads.

Concessions options in the area will be expanded to now include Kids' Corner exclusives such as snowballs, corn dogs, and chicken nuggets. Ballpark favorites including fresh-popped popcorn, hot dogs, french fries, ice cream, cotton candy, and assorted beverages (including wine, beer, and mixed drinks for adults) will also be available at the Kids' Corner location. Dippin' Dots, which now features a 30 percent price reduction aimed at providing further savings to families, and the newly announced 7th Inning Sorbet will also be available. As previously announced, concessions items are available in a new range of sizing and pricing options throughout the ballpark, including the Kids' Corner, providing fans and families from all walks of life with more choices and greater flexibility.

For older kids and adults, the new and improved Kids' Corner features several new television monitors to keep fans



*(Left) The newly-designed Kids' Corner, adjacent to Gate C at Oriole Park at Camden Yards offers enhanced entertainment for younger fans, a relaxation area for parents and guardians, and a variety of new food options exclusive to this location. (Right) The Bird House, a new interactive tree house activity center and jungle gym for children and the centerpiece of the new space was built on the trunk of a 5000 pound, 400-year-old naturally-fallen redwood tree. Courtesy Photos/The Orioles*

more closely connected to the on-field action, as well as additional seating, much of which will be located in the shade under tents. A newly-branded, "Kid O's" Team Store next to Gate C will offer a wide selection of kids merchandise not available elsewhere.

"We are investing in our fans' day at the ballpark by creating a 360-degree experience by focusing on local food brands, a variety of sizes and prices for the consumer, and innovative kids initiatives," said Greg Bader, Orioles Vice President, Communications & Marketing. "Baseball is the sport that welcomes everyone at every price level, while delivering the top experience back to consumers, and the Orioles and Camden Yards will continue to lead the way in providing this top value experience."

Long providing one of the most affordable, family-friendly visitor experiences in sports, the Orioles offer a variety of kids programming and family amenities including Kids Run the Bases presented by Weis Markets after each Sunday home game; "Friday Fireworks at America's Ballpark" following every Friday from May through August; exclu-

sive kids giveaways; Junior Orioles Dugout Club memberships; and a new initiative this season, Kids Cheer Free, which allows parents to bring young Orioles fans age nine and younger to

Oriole Park free of charge.

For more information on the Kids' Corner and other family-friendly programs at Oriole Park, visit: [orioles.com/kids](http://orioles.com/kids).



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# NORTH AVENUE RISING PUBLIC MEETING

**Wednesday June 6, 2018**

4:00 PM - 7:00 PM

**Enoch Pratt Library**  
Pennsylvania Avenue Branch  
1531 W. North Avenue  
Baltimore, MD 21217

More project information, including up-to-date plans, are available at [northavenuerising.com](http://northavenuerising.com). Please email [info@northavenuerising.com](mailto:info@northavenuerising.com) by June 21, 2018 to comment on current plans.

Use of library meeting space does not constitute endorsement of this organization, this program or its content by the Enoch Pratt Free Library.

The Maryland Department of Transportation Maryland Transit Administration and the Baltimore City Department of Transportation will host a Public Meeting on June 6, 2018 to obtain community feedback on the 35% design plans for the North Avenue Rising project.

North Avenue Rising is a collaboration between federal, state, and city partners that builds upon previous community planning efforts to improve local transit opportunities. The project supports economic revitalization with investments at targeted locations along North Avenue to make bus service more reliable, create safer pedestrian crossings at key intersections, and add lighting.

The upcoming Public Meeting is an opportunity for the public to accomplish two objectives:

- See how public comments from two previous rounds of outreach have been incorporated into the most recent draft plans
- Review proposed bus stop locations, travel lane changes, and bus shelter designs before the project moves into its engineering phase.

**The purpose of the meeting is for community members to speak directly with project staff, so stop by anytime between 4:00 p.m. and 7:00 p.m.**

**Locations are accessible for people with disabilities.** For more information or to request additional accommodations, an interpreter, this information in an alternate format or translated, please contact the department listed below.

Los sitios tienen acceso para personas con discapacidades. Para mayor información o para requerir acomodos adicionales, un intérprete o esta información traducida o en formato alterno, por favor contacte al departamento enlistado abajo.

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Ang mga lokasyon ay napupuntahan para sa mga taong may mga kapansanan. Para sa higit na impormasyon o para humiling ng karagdagang akomodasyon, ng interpreter, ang impormasyon na ito na nasa panghaling format o nakasaling-wika, mangyaring kontakin ang departamentong nakalista sa ibaba.

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## Baltimore boxer seeking championship while helping his community

*Story continued from front page*

"I always remember where I came from, and sure I think about that, and it helps me to continue," Titus said.

First introduced to boxing at the age of three by his father, Kenneth Titus and his grandfather, William Titus. The younger Titus began training with Allison when he was 11.

He says the Allison family has had a major effect on his fledging professional career, one that he hopes will lead him to the Olympics and culminate into a world championship.

Titus has already tasted success. A six-time Washington, D.C. Golden Gloves State Champion and a four-time Washington Regional Champion, Titus placed second at the National Golden Gloves Championships in 2012 and 2013. He also earned a Bronze medal at the 2013 Junior Olympic Championships.

As optimistic as Titus is, he says he is also realistic.

"I know that boxing isn't going to be forever, but I still want to be involved



*Malik Titus during a practice session in the ring. Courtesy Photo*

with the sport. I want to get a degree in sports management and become a boxing promoter. I'd like to own a sports franchise," he said.

Titus also wants to continue being an integral part of his Baltimore community.

"One of the things my coach has taught me and my teammates is that it's important to invest in Baltimore," Titus said. "It's not just about boxing. Boxing is an outlet for me, and has been growing up. It's helped me to travel to places like Las Vegas, Florida and Nebraska."

"But, no matter where my career takes me, my goal is to start my own non-profit so that I can continue to help the children of Baltimore, and to ensure that inner city kids get a broader view of the world," he said.

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# Rambling Rose

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Rosa Pryor Trusty

Hello my dear friends, I believe we can officially call this spring. The rain may have slowed us up but has not stopped us from having a good time and lots of fun y.

I have a special events I want to invite you to and I want to see you out there enjoying yourself. Please check this out. The Baltimore Times with yours truly, "Rambling Rose and Shirley Duncan will host a monthly luncheon "Bangin with the Boomers" every second Thursday of the month.

Bangin' with the Boomers will be held on Thursday, June 14, 2018 from noon to 3 p.m. at the Promenade Dance Sport Facility located at 2605 Lord Baltimore Drive in Windsor Mill, Maryland. You will be served a buffet lunch that will blow your mind with live entertainment,

oldies but goodies dance music by the DJ. You can bring your deck of cards and play your favorite card games such as pinochle, spades, bid whist, etc.

There will be vendors for your shopping pleasure. I want you there. You are invited. I don't care if you come by wheelchair, walker, cane, mobility, bus or car. This luncheon is designed especially for my seniors to get out and have fun. For tickets call me or email me. Check out the other events from the captions with the photos on my page.

Well, my dear friends I am out of space, remember, if you need me, call me at 410-833-9474 or email me at rosapryor@aol.com. UNTIL THE NEXT TIME, I'M MUSICALLY YOURS.



Critically acclaimed Grammy nominated saxophonist, bandleader and composer, Ravi Coltrane and his Quartet will perform on Saturday, June 2, 2018 at the Baltimore Museum of Art. Coltrane has released six albums and performs all over the world. For more information, call: 410-889-3399.



Greg Hatza and his band will perform at the Jazz Expressways Foundation Breakfast on Saturday, June 9, 2018 from 10 a.m. to 2 p.m. at the Forest Park Senior Center located at 4801 Liberty Heights Avenue in Baltimore. Full breakfast buffet and BYOB with free set-ups. For ticket information, call 410-833-9474.



Kim Hicks, owner of the "Quiet Time Inspirations Gift Shop" at Hollins Market has created a great event for the community. She has organized an Amateur Chess Tournament for the Father's Day weekend at the Carrollton Avenue entrance to the Market located at 26 S. Arlington Avenue. For more information, call 410-3707385.



Shirley Duncan, "Baltimore's Hand Dance Queen" with the National Hand Dance Association and the New Baltimore Hand Dance Association Charm City Dancers will be in a program "Soul, Stax and Hand Dance" on Sunday, June 10, 2018 from noon until 2 p.m. at Baltimore Center Stage located at 700 N. Calvert Street in Baltimore. For ticket information, call: 410-370-8489.



Roland "Duck" Tyner the founder of the Banderlos Motorcycle Club and the father of Rosalind & Val Tyner is celebrating his birthday with an inside & outside party on Saturday, June 9 from 3-9 p.m. at "The House" 4500 Garrison Blvd. Catered food and cash bar, DJ music; bring your lawn chairs. More information, call 410-804-9334.

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### NOTICE OF LETTING

Sealed Bids or Proposals, in duplicate addressed to the Board of Estimates of the Mayor and City Council of Baltimore and marked for **Environmental Restoration Contract No. 4130-Environmental Restoration Project 14** will be received at the Office of the Comptroller, Room 204, City Hall, Baltimore, Maryland until 11:00 A.M. on **Wednesday, June 27, 2018**. Positively no bids will be received after 11:00 A.M. Bids will be publicly opened by the Board of Estimates in Room 215, City Hall at Noon.

The Contract Documents may be examined, without charge, in Room 6 located on the first floor of the Abel Wolman Municipal Building, 200 N. Holliday Street, Baltimore, Maryland 21202 as of **Friday, June 1, 2018** and copies may be purchased for a non-refundable cost of **\$100.00**.

**Conditions and requirements of the Bid are found in the bid package.**

All contractors bidding on this Contract must first be prequalified by the City of Baltimore Contractors Qualification Committee. Interested parties should call 410-396-6883 or contact the Committee at 4 South Frederick Street, 4th Floor, Baltimore, Maryland 21202. **If a bid is submitted by a joint venture ("JV"), then in that event, the document that established the JV shall be submitted with the bid for verification purposes.** The Prequalification Category required for bidding on this project is **D02800 Landscaping and F0220 Earthwork and Site Preparation**

Cost Qualification Range for this work shall be **\$1,000,000.01 to \$2,000,000.00**

A "Pre-Bidding Information" session will be conducted at the **300 Abel Wolman Municipal Building, Large Conference Room on June 8, 2018 at 10:00 A.M.**

**Principal Item of work for this project include, but are not limited to:**

Construction of Tier II structural BMP's using environmental site design (ESD) measures including: Stormwater bump-outs, containing bioswales or micro-bioretenition; open-space bioswale, bioretention, micro-bioretenition, and; tree pits (a micro-bioretenition) to attenuate peak runoff discharges and improve water quality.

**This project is being funded with State Revolving Funds (SRF) made available**

## Legal Notices

by the State of Maryland and therefore all SRF programmatic procedures will need to be followed.

The MBE goal is **18%**  
The WBE goal is **16%**

### ER CONTRACT NO. 4130

APPROVED:

Bernice H. Taylor  
Clerk, Board of Estimates

APPROVED:

Rudolph S. Chow, P.E.  
Director of Public Works

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**DATE:** Thursday, June 07, 2018

**TIME:** 2PM

Unit	Name
0002	Whooley, Gerald Lee
1081	Winbush Jr., Ernest
1096	Williams, Deciha T.
1109	Dunn, Keshawn M.
1120	Cook, Linda M.
2078	Brooks, Russon R.
2195	Holmes, Danielle
3022	Jamieson, Wendy A.
3024	Skyrme, Kimberly D.
3039	Schaffer, Laneshia M.
3052	Allen, Angela
3100	Johnson, Loreen
3131	Pihlgren, Erik D.
3147	Allen, Devena
5083	Edwards, Brittany

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Phone: 410-366-3900  
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## Grants available for launching, expanding charter schools in Maryland

Baltimore— The Maryland State Department of Education (MSDE) is accepting applications for the new Charter School Program Grants.

Maryland is providing grants of up to \$900,000 over three years to eligible applicants interested in opening a new charter school in the State. The deadline for applications is 5 p.m. on Monday, July 9, 2018.

"I believe that every child in Maryland deserves access to a world-class education regardless of what neighborhood they happen to grow up in," said Governor Larry Hogan. "Organizations can use this critical grant funding to help open innovative schools throughout our State. Public charter schools offer educational choices for families and give additional opportunities for our students."

Grants are available to prepare for operation of a charter school, replicate an existing successful charter school, or to expand an existing high-quality charter school. The grant funding stems from a five-year, \$17.2 million federal grant that Maryland received last year through the Expanding Opportunity through Quality Charter Schools Grants to State Entities Program.

Grants can be used for:

- Preparing teachers, school leaders, and specialized instructional support

personnel, including through paying the costs associated with providing professional development, hiring and compensating personnel during the planning period.

- Acquiring supplies, training, equipment (including technology), and educational materials.

- Carrying out necessary repairs to ensure that a new school building complies with applicable statutes and regulations, and minor facilities repairs (excluding construction).

- Providing one-time, startup costs associated with providing transportation to students to and from the charter school.

- Carrying out community engagement activities, which may include paying the cost of student and staff recruitment.

- Providing for other appropriate, non-sustained costs related to the opening and preparation to open, replicate or expand a charter school.

To be eligible, organizations developing a charter school must: Be approved by their local board of education; or have submitted a complete application to the local board; or be an existing charter school seeking expansion; or be an existing charter school seeking to replicate; or be a new charter school in the first two years of operation in need of additional start-up funds.

The exact size of the grant will vary according to the size and needs of the charter school, proposed timeline, and other factors.

Further information and the application form can be found at: <http://www.marylandpublicschools.org/programs/Pages/Charter-Schools/CSPGrant.aspx>.



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